

Debtor 1 : JULIO A TAPIA

Debtor 2 :

United States Bankruptcy Court for the Middle District of Alabama

Case number 17-10307-BPC

Form 4100N

## Notice of Final Cure Payment

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File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

### Part 1: Mortgage Information

Name of creditor: FCI LENDER SERVICES

Court claim no:

Last 4 digits of any number used to identify the debtor's account: 1198

Property address: REAL ESTATE 756 WILL LOGAN RD OZARK AL

### Part 2: Cure Amount

Total cure disbursements made by the trustee :	Amount
a. Allowed prepetition arrearage:	(a) <u>\$0.00</u>
b. Prepetition arrearage paid by the trustee:	(b) <u>\$0.00</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1 (c):	(c) <u>\$0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1 (c) and paid by the trustee:	(d) <u>\$0.00</u>
e. Allowed postpetition arrearage:	(e) <u>\$0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) <u>\$0.00</u>
g. Total. Add lines b, d, and f.	(g) <u>\$0.00</u>

### Part 3: Postpetition Mortgage Payment

☐ Mortgage is maintained through the trustee.

Current monthly mortgage payment:

The next mortgage payment is due on:

☐ Entire mortgage debt paid in full through the plan.

☒ Mortgage is paid directly by the debtor(s).

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

/s/ Sabrina L. McKinney

Date: January 12, 2021

Sabrina L. McKinney  
Chapter 13 Standing Trustee  
P.O. Box 173  
Montgomery, AL 36101-0173  
Phone: (334)262-8371  
Email: 13trustee@ch13mdal.com

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Notice of Final Cure Payment was served on the parties listed below by either postage paid and properly addressed U.S. Mail or served electronically through the Court's ECF System at the e-mail address registered with the Court on this 12th day of January, 2021.

Date: January 12, 2021

/s/Sabrina L. McKinney

Sabrina L. McKinney  
Chapter 13 Standing Trustee

JULIO A TAPIA  
FCI LENDER SERVICES  
ELECTRONIC SERVICE - Bankruptcy Administrator  
SAMANTHA VALENZUELA